Kentucky Teachers' Retirement System Medicare Eligible Health Plan * MEHP *

This is to inform retirees and spouses, who are age 65 or older and not already enrolled in the KTRS Medicare Eligible Health Plan (MEHP) currently administered by Humana and Medco, that November 15, 2008 begins OPEN ENROLLMENT. If you are not currently enrolled in the MEHP and wish to have coverage effective January 1, 2009, you must contact KTRS for an enrollment form and return the completed form to this office by December 31, 2008. Also, to enroll in the MEHP, you must be enrolled in Part B of Medicare and provide a copy of your Medicare card to this office. The standard Medicare Part B monthly premium will remain \$96.40 in 2009. Most people will pay the standard monthly Part B premium, but some people will pay a higher premium based on their modified adjusted gross income. Please contact Social Security at 1-800-772-1213 if you need to discuss enrolling in Medicare.

During open enrollment you can enroll in the MEHP without providing proof of a qualifying event. To enroll outside of open enrollment you must show evidence of a qualifying event. The 2009 monthly cost for retirees and spouses covered by the KTRS MEHP is \$285.00 per person as compared to \$278.00 in 2008. Currently, KTRS pays a portion of the premium for retirees based on their KTRS entry date and years of service at retirement. Spouses of KTRS retirees pay full premium cost for their coverage.

Note: If you are currently enrolled in the KTRS MEHP, no action is needed.